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SOUTH CAROLINA SECOND INJURY FUND



ANNUAL REPORT 1989-1990

Printed Under The Direction Of The
State Budget And Control Board

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STATE DOCUMENTS

LETTER OF TRANSMITTAL

Columbia, S. C. July 1, 1990

TO:

His Excellency, the Governor of South Carolina, The Honorable
Members of the Senate and House of Representatives, Columbia, South
Carolina.

Gentlemen:

I am pleased to report herein the activities of the South Carolina
Second Injury Fund for the fiscal year 1989-90.

Respectfully submitted,

A handwritten signature in cursive script that reads "Douglas P. Crossman". The signature is written in dark ink and is positioned above the printed name.

Douglas P. Crossman, Director

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SOUTH CAROLINA SECOND INJURY FUND

Douglas P. Crossman

Director

HISTORICAL

Second injury funds, also commonly referred to as subsequent injury trust funds, or special disability funds, function within the workers' compensation system to ensure that an employer who hires a handicapped worker will not, in the event such worker suffers a subsequent injury on the job, be held liable for a greater disability than actually occurred while the worker was in his employment. Under such a system, the employer pays only the benefits that are due for the second injury. This creates employment opportunities for disabled workers by removing an employer's fear of increased workers' compensation costs.

The principle behind second injury funds requires the costs of benefits payable to be allocated between the employer and insurer on one hand, and the second injury fund on the other. It is common for the employer or his insurer to pay the disability caused by the second injury and the second injury fund to make up the difference between the employer's liability and whatever is payable as a whole.

The system of apportionment varies from state to state. In establishing the Second Injury Fund in South Carolina, the Legislature created a system of reimbursement that eliminates the controversy over proportionate sharing of liability between the employer/carrier and the Fund by creating the 78 week rule. This rule requires the employer to pay the first 78 weeks of disability. Thereafter, this same employer may be eligible to receive reimbursement from the Second Injury Fund for all remaining benefits.

The Workers' Compensation Law in South Carolina has contained provision for Second Injury Fund benefits to insure employees since the Law was enacted in 1936. Inadequate funding and narrow scope of the Law prevented effective utilization of the Fund by employers and employees. In 1972 the Act was amended creating a broad-coverage Second Injury Fund and again amended in 1974 establishing the Fund as a separate state agency.

SECOND INJURY FUND

Director

The administration and operation of the Fund is the responsibility of the director who is appointed by and serves at the pleasure of the Budget and Control Board.

Under the general supervision and management of the director are the Fund's three functional divisions: (1) claims, (2) legal, and (3) administrative.

Claims

The administration and management of claims are responsibilities of the Claims Division. After a claim is reported, its

progress through the system is monitored at various stages by claims personnel. Individual case files are reviewed to ensure that the requirements of the Second Injury Fund or Uninsured Employers' Fund and the rules and regulations of the Workers' Compensation Commission are being observed. This includes investigation, evaluation, and developing a course of action to reach a final disposition in each case. Conflicts of a non-judicial matter are resolved in the Claims Division.

Legal

The legal division represents the Fund in contested hearings before the Workers' Compensation Commission and in all appeals before the Full Commission, the Circuit Court, the Court of Appeals, and the South Carolina Supreme Court. All fatal workers' compensation cases are reviewed by the legal staff; and in the absence of dependents or adult children, the Second Injury Fund is beneficiary of the commuted death benefits. The legal division advises the Director on questions of the law and administrative or judicial procedures; and represents the Fund in all other matters as instructed by the Director.

Administrative

The Administrative Division is responsible for a variety of internal programs, including assessment, finance, budgeting, personnel, staff development, purchasing, inventory, facility maintenance, motor vehicles, mail and printing, office services, and affirmative action.

Another important function of all divisions is employer/carrier education. This is accomplished by:

1. The Director of the Fund at various Workers' Compensation Commission, employer and insurance carrier conferences by presenting programs about the Fund.
2. Agency representatives explain the extent of coverage by the Fund while attending hearings, conducting investigations, or visiting employers or carriers.

SOUTH CAROLINA SECOND INJURY FUND Key Personnel

OFFICE OF THE DIRECTOR

Douglas P. Crossman, Director

CLAIMS DIVISION

Ann P. Corley, Director of Management Services
Gail Cecil, Claims Supervisor

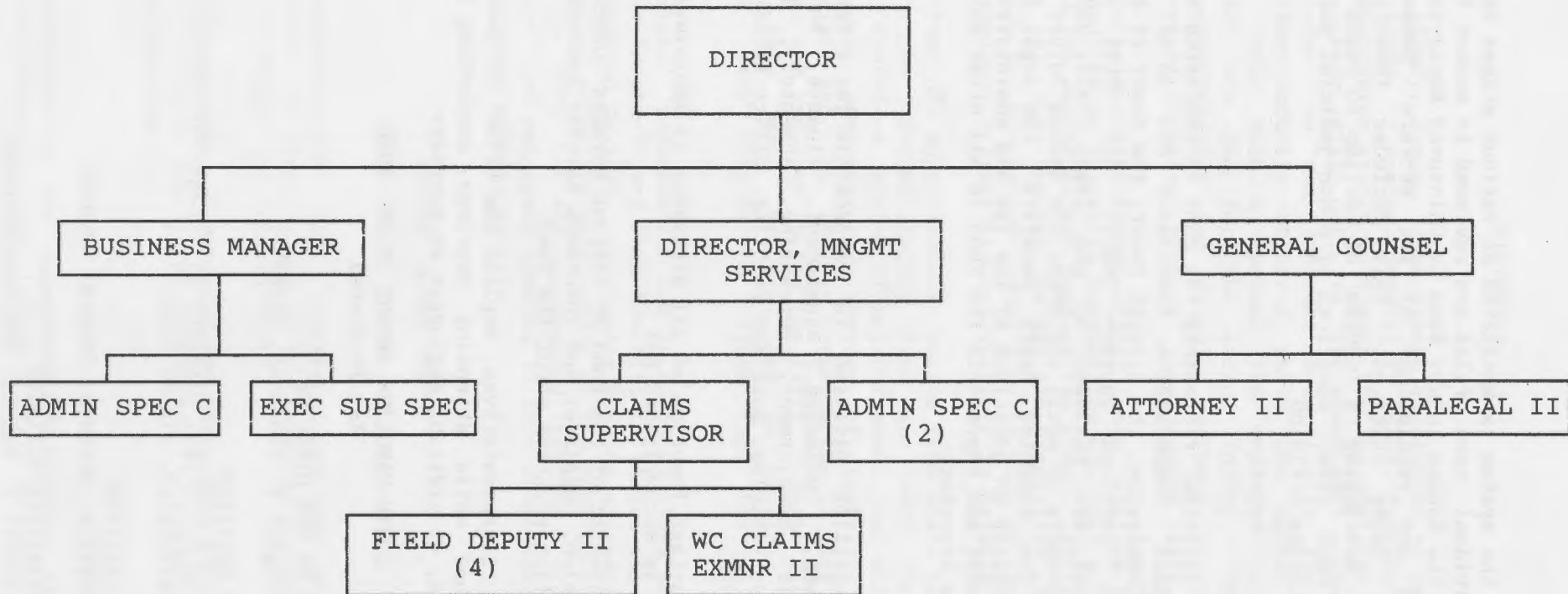
LEGAL DIVISION

Edgar W. Dickson, General Counsel

ADMINISTRATIVE DIVISION

Michael T. Harris, Business Manager

SOUTH CAROLINA SECOND INJURY FUND
ORGANIZATIONAL CHART



STATUTORY AUTHORITY FOR THE AGENCY

Section 42-7-310 of the South Carolina Workers' Compensation Law creates the Fund and establishes the agency to administer the Fund in accordance with the the provisions of Sections 42-9-400 and 42-9-410.

The following outline lists the basic requirements for reimbursement:

1. The employee must have a prior permanent physical impairment of such seriousness as to constitute a hindrance or obstacle to obtaining employment or reemployment.
- 2.(a) The employer must prove that he had knowledge of the permanent physical impairment at the time the employee was hired or retained when a claim is made for reimbursement; or
- (b) The employer may qualify for reimbursement if he can prove that he did not have a prior knowledge of the employee's pre-existing physical impairment, because the existence of such condition was concealed by the employee or was unknown to the employee.
3. The employee must sustain a subsequent occupational injury:
 - (a) Which results in the employer's liability for disability and/or medical cost that is substantially greater than that which would have resulted from the new injury alone because of a combination with or aggravation of the prior impairment;
 - (b) which most probably would not have occurred "but for" the presence of the prior impairment;
 - (c) Which results in the death of the employee, and the death would not have occurred except for the pre-existing impairment.
4. An amendment to the Code now requires as a prerequisite to reimbursement from the Fund, the insurer shall be required to certify that the medical and indemnity reserves have been reduced to the threshold limits of reimbursement.

Before the Fund can reimburse an employer, a handicapped worker must suffer a subsequent injury. This injury must combine with or aggravate the prior impairment, thus causing liability substantially greater than that which would have occurred from the subsequent injury alone. This is the basic concept of Second Injury Fund legislation; and without this substantial increase in liability, the employer has not been placed at a disadvantage. Therefore, he would not be eligible for reimbursement.

FINANCIAL STATEMENT
FISCAL YEAR 1989-1990

Balance from previous year		\$16,843,544.89
Receipts		
Investments	\$ 1,866,322.14	
No Next-of-Kin Benefits	68,811.80	
Assessments	27,706,703.92	
Miscellaneous	<u>61,848.42</u>	
Total		29,703,686.28
Disbursements		
Claims paid by the Fund	\$29,889,624.32	
Administrative Costs	<u>666,398.29</u>	
Total		30,556,022.61
Balance in Fund @ 30 June 1990		\$15,991,208.56
(Including Fiscal Month 13)		

CLAIMS ACTIVITY AGAINST FUND

Claims carried from 1988-1989	3465
New & Reopened claims filed	
against the Fund in 1989-90	3325
Claims Closed	2550
Claims open at end of fiscal year 1989-90	4240
Total Claims Paid	1589
Average Disbursement	\$18,834.04
Reimbursements Fiscal Year 1989-90	\$29,889,624.32
Reimbursements Fiscal 1988-89	\$24,822,993.70

LAPSED DEATH BENEFITS PAID INTO FUND

Fatal Cases Reviewed	345
Recovery	\$68,811.80

HEARINGS AND OTHER LEGAL PROCEEDINGS

Proceedings Attended	353
Hearings Against the Fund	96

ASSESSMENTS

Section 42-7-310 subsection (d) of the Workers' Compensation Laws of South Carolina states that:

The funding of the Second Injury Fund on a continuing basis shall be by equitable assessments upon each carrier (which, by definition herein, shall include all insurance carriers, self-insurers and the State Workers' Compensation Fund) in a manner as follows:

Each carrier shall, under regulations prescribed by the Workers' Compensation Commission, make payments to the Fund in an amount equal to that proportion of one hundred seventy-five percent of the total disbursement made from the Fund during the preceding fiscal year less the amount of the net assets in the Fund as of June thirtieth of the same fiscal year, which the total benefits paid by such carrier bore to the total benefits paid by all carriers during the calendar year which ended within the preceding fiscal year. An employer who has ceased to be a self-insurer shall continue to be liable for any assessments into the Fund on account of any benefits paid by him during such calendar year.

These assessments were sent to each carrier in September 1990 and payments subsequently received at the Second Injury Fund.

175% of the disbursement is	\$53,473,039.57
Less remaining net assets @ 30 June 1990	15,991,208.56
Equals Second Injury Fund Assessment for 1989-90 ..	\$37,481,831.01

This assessment (\$37,481,831.01) divided by the total Workers' Compensation benefits paid by all carriers (\$268,787,018.00) equals the assessment rate (.13944807) applied to each carrier.

SOUTH CAROLINA WORKERS' COMPENSATION UNINSURED EMPLOYERS' FUND

The State Workers' Compensation Insolvency Fund, S.C. Code §42-7-200, was established on February 24, 1982. On April 26, 1989, an amendment to this Act placed the administration of the Fund with the South Carolina Second Injury Fund. On June 12, 1990, it was changed to the South Carolina Uninsured Employers' Fund.

The mission of the Uninsured Employers' Fund is to ensure payment of workers' compensation benefits to injured employees whose employers have failed to acquire necessary coverage.

For a claim to come within the scope of the Uninsured Employers' Fund, there must first be a finding by the Workers' Compensation Commission that an employer is subject to and in violation of the Workers' Compensation Law as a result of their failure to provide the necessary insurance coverage. If that determination is made, the Fund may then consider the merits of an employee's claim and pay or defend the claim as it deems necessary. Once the Uninsured Employers' Fund has paid a claim, it is entitled by statute to recover the benefits, costs and expenses from the employer or whoever is legally responsible for payment.

At this time, the Uninsured Employers' Fund is attempting to review and establish procedures to hasten injured employees' recovery from the Fund, and to enhance its abilities to collect from employers who fail to retain required coverage.

FINANCIAL STATEMENT FISCAL YEAR 1989-90

Balance from previous year		\$238,866.83
Receipts		
Appropriations Transfers	\$900,000.00	
Recoupments	12,067.60	
Disbursements		
Claims paid by the Fund	\$990,948.75	
Balance in Fund @ 30 June 1990		\$159,985.68
(Including Fiscal Month 13)		

CLAIMS ACTIVITY AGAINST FUND

Claims carried from 1988-1989	221
New & Reopened claims filed	
against the Fund in 1989-90	165
Claims Closed	87
Claims open at end of fiscal year 1989-90	299
Total Disbursements	457
Average Disbursement	\$2,168.38
Disbursements Fiscal Year 1989-90	\$990,948.75
Disbursements Fiscal 1988-89	\$389,199.61
Hearings Attended	96

EXHIBIT I

DISBURSEMENTS TO INSURANCE CARRIERS

AND SELF-INSURED EMPLOYERS/FUNDS

A. Insurance Carriers

AETNA LIFE & CASUALTY GROUP		\$2,565,044.41
Aetna Casualty & Surety Co.	\$2,289,552.12	
Auto Ins. Co. of Hartford	35,509.84	
Standard Fire Insurance Co.	239,982.45	
ALLIANZ GROUP		374,024.18
Allianz Insurance Company	374,024.18	
ALLSTATE INSURANCE GROUP		227,644.90
Allstate Insurance Company	196,715.85	
Northbrook Prop. & Cas. Co.	30,929.05	
AMERICAN FINANCIAL GROUP		155,284.06
Great American Insurance Co.	144,286.00	
Transport Insurance Company	10,998.06	
AMERICAN INTERN GROUP		1,857,851.91
American Home Assurance Co.	87,644.19	
Birmingham Fire Insurance Co.	25,154.56	
Commerce & Industry	46,391.95	
Ins. Co. of the State of PA	87,262.53	
National Union Fire Ins. Co.	1,601,648.68	
New Hampshire Insurance Co.	9,750.00	
AMERISURE INSURANCE COMPANIES		4,267.33
Amerisure Insurance Company	4,267.33	
ARGONAUT INSURANCE GROUP		71,964.53
Argonaut Insurance Company	71,964.53	
ATLANTIC MUTUAL GROUP		14,979.80
Atlantic Mutual Ins. Co.	14,979.80	
AUTO-OWNERS GROUP		14,470.10
Auto-Owners Insurance Co.	14,470.10	
BALDWIN & LYONS GROUP		65,711.10
Protective Insurance Company	65,711.10	
CHUBB GROUP OF INS. COMPANIES		63,756.90
Federal Insurance Group	27,474.80	
Vigilant Insurance Company	36,282.10	
CIGNA GROUP		1,170,789.01
Cigna	508,000.85	
Insurance Co. of N. America	617,011.81	
Pacific Employers Ins. Co.	45,776.35	
CINCINNATI FINANCIAL GROUP		170,349.19
Cincinnati Insurance Company	170,349.19	
CNA INSURANCE COMPANIES		509,421.73
American Casualty Company	157,813.46	
Continental Casualty Company	100,735.23	
Transportation Insurance Co.	250,873.04	
COMMERCIAL UNION INSURANCE COMPANIES		16,464.14
Commercial Union Insurance Co.	16,464.14	
COMPANION PROPERTY & CASUALTY INS.		391,728.39
Companion Property & Casualty	391,728.39	

CONSOLIDATED INTERNATIONAL GROUP		44,141.88
American Centennial Ins. Co.	44,141.88	
CONTINENTIAL INSURANCE COMPANIES		426,094.67
Continental Insurance Co.	262,146.20	
Fidelity & Casualty Co. of NY	45,981.08	
Kansas City Fire & Marine Ins.	5,023.56	
Niagara Fire Insurance Co.	93,015.00	
Parthenon Insurance Company	19,928.83	
CRUM & FORSTER COMPANIES		644,090.54
Crum & Forster Commercial Ins.	242,095.37	
International Insurance Co.	6,548.16	
North River Insurance Co.	95,229.43	
U. S. Fire Insurance Co.	129,046.05	
Westchester Fire Insurance Co.	171,171.53	
DODSON INSURANCE GROUP		73,501.17
Dodson Insurance Group	7,393.07	
Casualty Reciprocal Exchange	66,108.10	
ELECTRIC MUTUAL GROUP		29,362.47
Elec. Mut. Liability Ins. Co.	29,362.47	
FEDERATED MUTUAL GROUP		237,782.11
Federal Mutual Insurance Co.	237,782.11	
FEDERATED RURAL ELEC. INS. CORP.		4,035.88
Fed. Rural Elec. Ins. Corp.	4,035.88	
FIREMAN'S FUND COMPANIES		511,539.47
Associated Indemnity Corp.	26,399.11	
American Insurance Co.	104,955.18	
Fireman's Fund Ins. Co.	366,131.66	
National Surety Corp.	14,053.52	
GENERAL ACCIDENT GROUP		240,499.60
Gen. Accident Ins. Co. of Am.	240,499.60	
GEORGIA CASUALTY & SURETY CO.		53,579.21
Georgia Casualty & Surety Co.	53,579.21	
HARLEYSVILLE INSURANCE COMPANIES		121,463.75
Harleysville Mutual Ins. Co.	121,463.75	
HARTFORD INSURANCE GROUP		2,619,536.76
Hartford Acc. & Indem. Co.	2,611,115.17	
Twin City Fire Insurance Co.	8,421.59	
HOME INSURANCE COMPANIES		388,590.97
Home Indemnity Company	1,351.20	
Home Insurance Company	387,239.77	
INDIANA LUMBERMEN'S MUTUAL INS. CO.		6,691.53
In. Lumbermen's Mut. Ins. Co.	6,691.53	
KEMPER GROUP		715,121.21
American Motorist Ins. Co.	374,259.79	
Lumbermen's Mutual Cas. Co.	265,218.47	
Kemper Insurance Company	75,642.95	
LIBERTY MUTUAL GROUP		3,169,380.44
Liberty Mutual Ins. Co.	3,169,380.44	
LINCOLN NATIONAL GROUP		230,847.25
American Economy Ins. Co.	15,390.15	
American States Ins. Co.	215,457.10	
MARYLAND CASUALTY GROUP		425,620.52
Maryland Casualty Ins. Co.	425,620.52	

NATIONWIDE GROUP		1,011,197.12
Employers Ins. of Wausau	6,322.00	
Nationwide Insurance Co.	245,774.17	
Nationwide Mutual Ins. Co.	79,391.65	
Wausau Insurance Company	679,709.30	
NORTHWESTERN NATIONAL GROUP		39,650.82
Northwestern National Ins. Co.	39,650.82	
OHIO CASUALTY GROUP		37,890.96
Ohio Casualty Company	37,890.96	
OLD REPUBLIC GROUP		151,015.33
Old Republic Insurance Co.	151,015.33	
PENN LUMBERMEN'S MUTUAL INS. CO.		26,291.82
Penn. Lumbermen's Mut. Ins. Co.	26,291.82	
PENN. NATIONAL INSURANCE COMPANIES		211,463.10
Penn. National Mutual Cas. Ins.	36,735.17	
Penn. National Insurance Co.	174,727.93	
PETER KIEWIT SONS GROUP		10,224.84
Western Employers Ins. Co.	10,224.84	
PETROLEUM CASUALTY COMPANY		48,657.77
Petroleum Casualty Company	48,657.77	
PMA GROUP		51,839.89
Penn. Mfrs. Assoc. Ins. Co.	51,839.89	
RELIANCE INSURANCE GROUP		22,552.14
Reliance Insurance Company	22,552.14	
ROCKWOOD INSURANCE GROUP		118,950.35
Rockwood Insurance Co.	118,950.35	
ROYAL INSURANCE GROUP		273,253.89
Royal Ins. Co. of America	273,253.89	
S.C. INSURANCE GUARANTY ASSOC.		291,525.34
S.C. Ins. Guaranty Assoc.	291,525.34	
S.C. PROPERTY & CASUALTY INS.		88,476.10
S.C. Property & Casualty Ins.	88,476.10	
SEIBELS BRUCE GROUP		186,291.41
Consolidated American Ins. Co.	83,909.52	
S.C. Insurance Company	102,381.89	
SENTRY INSURANCE GROUP		124,653.54
Sentry Ins., A Mutual Co.	124,653.54	
ST. PAUL GROUP		191,451.98
St. Paul Fire & Marine Ins. Co.	191,451.98	
STATE AUTO MUTUAL GROUP		10,946.20
State Auto Property & Casualty	10,946.20	
STATE FARM GROUP		56,485.37
State Farm Fire & Casualty	56,485.37	
TRANSAMERICA CORP. GROUP		32,261.68
Transamerica Insurance Company	32,261.68	
TRAVELERS INSURANCE GROUP		1,080,471.13
Travelers Insurance Company	1,080,471.13	
UNITED STATES F & G GROUP		1,317,258.09
U.S. Fidelity & Guaranty Co.	1,317,258.09	
UTICA NATIONAL GROUP		37,883.88
Utica Mutual Insurance Co.	37,883.88	
ZURICH INSURANCE GROUP - US		131,738.70
Zurich Insurance Company	59,919.73	
Zurich American	11,486.29	
Universal Underwriters Ins. Co.	60,332.68	

B. Self-Insured Employers/Funds

AMERICAN YARN SPINNERS ASSOCIATION	101,042.93
BATCHELDER-BLASIUS, INC.	11,423.78
BIGELOW-SANFORD, INC.	40,187.23
BUILDERS TRANSPORT, INC.	52,994.50
CAROLINA AGC TRUST FUND	185,091.82
CAROLINA FREIGHT CARRIERS CORP.	41,434.52
CAROLINA ROOFERS & SHEET METAL CONTR.	73,742.87
CITY OF CHARLESTON	11,358.14
CITY OF COLUMBIA	45,648.10
CITY OF GREENVILLE	24,172.30
CITY OF SPARTANBURG	118,510.23
COUNTY OF CHARLESTON	74,708.64
DAN RIVER, INC.	120,949.20
DIXIE YARNS, INC.	14,734.61
DUKE POWER COMPANY	253,344.31
FLOWERS BAKING COMPANY	4,870.44
FOOD LION, INC.	159,183.92
GEORGIA-PACIFIC CORPORATION	128,064.12
GREAT ATLANTIC & PACIFIC TEA COMPANY	31,006.36
INGLES MARKET	24,012.91
KIMBERLY-CLARK CORPORATION	13,482.14
K MART CORPORATION	18,854.88
LA-Z-BOY EAST	20,025.94
LIFE INSURANCE CO. OF GEORGIA	41,254.30
MARRIOTT CASUALTY CLAIMS	10,340.49
MT. VERNON MILLS	111,529.90
OVERNITE TRANSPORTATION COMPANY	4,805.53
PALMETTO HOSPITAL TRUST	120,064.97
PALMETTO TIMBER FUND	198,660.87
ROADWAY SERVICES, INC.	426,326.06
ROPER CORPORATION	17,856.68
RYDER SYSTEMS, INC.	83,968.99
S.C. ASSOCIATION OF COUNTIES	408,714.77
S.C. AUTO & TRUCK DEALERS ASSOCIATION	562,606.73
S.C. MERCHANTS ASSOCIATION	81,942.08
S.C. MUNICIPAL INSURANCE TRUST	183,853.69
S.C. OIL JOBBERS ASSOCIATION	21,121.43
S.C. PETROLEUM MARKETERS ASSOCIATION	21,328.00
S.C.D.H.P.T.	51,847.17
S.C.S.B.I.T.	387,846.70
S.C. SCHOOL BOARD	160,448.07
S.C. ELECTRIC & GAS COMPANY	19,638.60
SOUTHEASTERN LUMBER MFG. ASSOCIATION	17,268.17
SPRINGS INDUSTRIES, INC.	86,684.10
STATE WORKERS' COMPENSATION FUND	1,724,579.00
STONE CONTAINER CORPORATION	52,116.25
THURSTON MOTOR LINES, INC.	11,481.11
WESTINGHOUSE ELECTRIC	184.09
WESTVACO CORPORATION	121,804.12
WINN DIXIE STORES, INC.	224,446.00

EXHIBIT II

INDIVIDUAL EMPLOYERS BENEFITING FROM REIMBURSEMENTS

291 Nissan	AVM, Inc.
A & R Sheet Metal	B.E. & K. Construction Company
A.O. Smith Corporation	B.K. Industries
AAA Rentals, Inc.	Bagnal Builders
Abbeville County School District	Bahan Machine & Foundry
ABC Commission	Bahan Textile Machinery
Abner Cartee Painting	Ballenger Construction Company
Acme Mechanical Service	Ballenger Group
Adlerian Child Care	Baroco Electric
Aiken Community Hospital	Bart Harper Construction
Aiken County School District	Barton Electric Company
Aiken Electric Coop.	BASF Wyandotte Corp.
Airco Carbon	Batchelder-Blasius, Inc.
Allegheny Hotel	Beacon Mfg. Company
Allied Corp.	Beautyguard, Inc.
Allied Signal/Bendix	Belk-Hudson Company
Alltell of S.C., Inc.	Belue Trucking
Alton Newton Evan. Assoc.	Bennett Oil Company
American Bakeries Company	Berg, Inc.
American Builders	Berkeley Convalescent Center
American Deck Roof Company	Berkeley County
American Equipment Company	Berkeley County School District
American Fiber & Finish	Bervick Mfg.
American Foundry/Machine	Bethea Baptist Home
American Gold Corp.	Beverage Air/Gerlach, Inc.
American Hardware	Bi-Lo, Inc.
American Painting & Sand.	Big Concrete Supply Company
American Resort Mgmt.	Big Star Foods
Anderson Armored Car Service	Bigelow-Sanford, Inc.
Anderson County	Bill Vernon Chevrolet
Anderson Health Care	Bivens Moving & Storage
Anderson Memorial Hospital	Blackman Uhler Chem. Co.
Anthony Industries	Blair Mills
Arthur Vereen Construction Co.	Blanchard Machinery
Asea Brown Boveri	Blankenship Electric
Ashley Hall Exxon	Blyco Glass Co., Inc.
Ashley Janitorial	BMG/RCA Music
Ashmore Brothers	Bob G. Sexton & Co.
Associated Oils	Borg Warner Corp.
Atlantic Soft Drink	Bowman Transportation
Atlas Electrical	Brantley Construction
Augusta Fiberglass Coat.	Brown Transport Corp.
Aultman Trucking	Bryson Industrial
Auto Shack	Budweiser of Greenville
Auto Supply & Equipment	Builders Mart
Auto Truck Transport	Builders Transport, Inc.
Automated Farm Systems	Bull Island Plantation
Avco Lycoming	Bulldog Hiway Express

Bundy Motor Company
 Burdette Mfg. Inc.
 Burger King
 Butte Knitting Mill
 C & D Builders
 C & L Co., Inc.
 C.R. Jackson, Inc.
 Caddell Construction Company
 Camp Care, Inc.
 Campbell Acoustics, Inc.
 Campbell Soup
 Camphaven Nursing
 Canal Wood Products
 Canteen of Dixie
 Carabo/Bojangles
 Carey Moving & Storage Company
 Carisbrook Yarns/Franklin
 Caro-Knit
 Carolina & Southern Proc.
 Carolina Canners, Inc.
 Carolina Door Controls
 Carolina Feed Mill
 Carolina Forklift
 Carolina Freight Carriers
 Carolina Industries, Inc.
 Carolina Insulation
 Carolina Rebar, Inc.
 Carolina Rubber Rolls
 Carolina Scrap Processors
 Carolina Tube
 Carotell Paper Brd. Corp.
 CCS Enterprises
 Celanese Fibers
 Celanese Trucking Div.
 Central Chevrolet
 Central Textiles, Inc.
 Century Electric
 Champion Building Products
 Champion International Corp.
 Champion Road
 Charles Adams Trucking Company
 Charleston County
 Charleston County School Dist.
 Chastain Electrical
 Cherokee, Inc.
 Chesapeake House
 Chester County School District
 Chester Sportswear
 Christopher Construction Company
 City of Camden
 City of Charleston
 City of Columbia
 City of Darlington
 City of Greenville
 City of North Charleston

City of Spartanburg
 City of West Columbia
 Clantons Auto Auction
 Clarkson Brothers
 Clearwater Finishing Plt.
 Clemson University
 Cleveland Assoc. Cont., Inc.
 Club. Corp. of America
 Coastal Coca Cola
 Coastal Distributors
 Coastal Fruit, Inc.
 Coburg Diary
 Cogdill Carpets
 Colite Industries
 Colony House Furniture
 Columbia Distributing Company
 Columbia Janitorial Service
 Columbia Newspapers
 Commercial Welding
 Community Cash
 Conbraco Industries
 Cone Mills
 Congaree Construction Company
 Connelly Logging Company
 Conway Nursing Home
 Cottingham Trailer Sales
 Craftex Creations
 Crossroads Country Store
 Crown Central Petroleum
 Crown Cork & Seal
 Crown Ford Truck Sales
 Crown Forest Products
 Cullum Electric
 Cullum Mech. Const., Inc.
 Cullum Mechanical Contr.
 Culp Famous Name Shoes
 Cummins Atlantic, Inc.
 D. J. Creed, Inc.
 Dan River, Inc.
 David Martin Contractor
 Defender Industries
 Designer Homes, Inc.
 Dest. Consolidated Area
 Dick Moseley Builders
 Dillon Supply Company
 Dilmar Oil Associates
 Direct Mailing Service
 Diversco, Inc.
 Dixie Clay Company
 Dixie International of Columbia
 DMP Corp.
 Doctors Memorial Hospital
 Dolphin Car Wash
 Don's Tires, Inc.
 Dorchester County Career School

Drinkard Printing Company
 Duffie Painting
 Duke Power Company
 Dunlop Slazenger
 Duracell Corp.
 Dye & Linzy Snack Foods
 E. I. DuPont de Nemours
 E. S. Copeland
 Eagle Construction Company
 East Coast Construction Co.
 East Coast Metal
 East Teak Lumber Company
 Eastern Carriers, Inc.
 Eastern Contractors, Inc.
 Eastern/R.C. Motor Lines
 Ebert Sportswear
 Ed Rutland A/V/F Westvaco
 Edwin K. Fennell, M.D.
 Eldeco, Inc.
 Electric City Print. Company
 Elkay Mfg. Company
 Ellen Sagar Nursing Home
 Elliott Gin & Lumber
 Elliott's Home Store
 Elson's
 Engineered Custom Plastic
 Erskine College
 Escod Industries
 Evans & Sons
 Exide Power
 Exxon Corporation
 Fain Septic Tank & Sewer
 Fairforest Fence & Fuel
 Family Mart/A&P Tea Company
 Famous Pizza of Anderson
 Fast Fare, Inc.
 Fibertech Corporation
 Firestone Steel
 Flav-O-Rich
 Flexible Tubing
 Florence Concrete Product
 Florence County Council
 Florence County School District
 Flower Baking Company
 Fluor-Daniel Construction Co.
 Fluor-Daniel, Inc.
 Food Lion, Inc.
 Food Service, Inc.
 Foodland of Charleston
 Fordco/Realtec, Inc.
 Form A Tool
 Fountain Inn Convalescent
 Frady Asphalt Company
 Fredrickson Motor Express
 Freeman Mechanical

G & L Company, Inc.
 G & P, Inc.
 G. L. Sports, Inc.
 Gabriel Builders
 Garland Construction Company
 Garrett & Altman Builders
 General Electric Company
 General Mills/Ship'N'Shor
 General Nutrition Corp.
 George Meyer Mfg./Figgie
 George Psomas Construction
 Georgetown Steel Corporation
 Georgia-Pacific Corporation
 Gifford Hill Cement Company
 Gilbert Corporation of Delaware
 Gillam & Associates
 Global Trucking Company
 Globe Security Service
 Godfather's Pizza
 Goer Mfg. Company
 Golding Industries, Inc.
 Goodwill Industries, Inc.
 Goodyear Tire Center
 Gough Oil Company
 Gould, Inc.
 Gower Corp./Engineered Pro.
 Grady Hipp Nursing Center
 Graniteville Company
 Grant's Lumber Company
 Great American Circus
 Greenville Associates
 Greenville Country Club
 Greenville County Council
 Greenville County School District
 Greenville Hilton
 Greenville Hospital System
 Greenville Machinery Company
 Greenville Water System
 Greenwood County School District
 Greenwood Industries
 Greer Builders Supply
 GTE
 Gulf Life Insurance Company
 Gus Carpenter
 Guy F. Atkinson
 H & S Lumber Company
 H-T-X Industries
 H. G. Reynolds & Company
 H. R. Johnson Construction Company
 Hamer Yarn Mills
 Hamricks
 Harbin Brothers
 Hardaway Concrete
 Harper Corporation
 Harrison Alloys, Inc.

Harrison Electric
 Healthsouth Rehabilitation
 Heath Springs Mfg.
 Heilig Myers Furniture Company
 Helena Chemical Company
 Henderson Furniture
 Henderson Management
 Henry J. Lee Distribution
 Hercules Contractors
 Hergeth, Inc.
 Heritage Industries
 Hermitage Mills
 Hertz Penske Truck Lease
 Hill Electric Company
 Hill Stephens Coffee Company
 Hilton Head Fire Department
 Hodges Piano Company
 Holcombe's Grocery
 Holiday Inn
 Holland Tire Company
 Holly Tree Country Club
 Honeywell
 Horne Motors
 Horry County
 Horry County Council
 Horry County School District
 House of Fabrics
 Housing Authority of Columbia
 Howell Builders
 Human Resource Consultant
 Humphries Transfer
 Hunter Brothers Electric Corp.
 I. H. Services
 Ideal Business Machines
 Imperial Cabinets & Tops
 In Care of S. C.
 INA Bearing Company
 Industrial Contractors
 Industrial Sales
 Ingersoll Rand Company
 Ingles Market
 Integrity Homes
 Island Construction Company
 Ivey Electric
 J Health Care
 J & B Management Company
 J.D. Construction Company
 J. Roy Martin & Company
 J.A. Piper Roofing
 J.B. White & Company
 J.M. Cope Construction Company
 J.M. Posey & Sons
 J.P. Stevens & Company
 J.W. Bateson Company
 J.W. Nelms Builders

Jack D. Moyer Construction Company
 Jackson Mills
 Jacobs Plant
 Jantzen, Inc.
 JC Witherspoon/Stone Fore
 Jennings Dill, Inc.
 Jerry Thompson Construction Company
 JHM Enterprises
 JL Rogers & Calcott
 JM Posey & Sons
 Joe Brewer Construction Company
 Joe's Fishing Lake
 John R. Frazier, Inc.
 Johnson Company, Inc.
 Johnson Electric Company
 Jones Brothers Builders
 Jordan Oil Company
 K & W Alloys
 K-Mac Services
 K Mart Corporation
 Kamyrr Installations
 Keenan Transport
 Keith Snead Builders Supply
 Keith Snead Builders
 Kelly Pulpwood
 Kenan Transport Company
 Kendall Company
 Kent Gault M/H Sales
 Kent, Inc.
 Kentucky Fried Chicken
 Kimberly Clark Corporation
 Kinard & Kinard, Inc.
 King Asphalt
 Klear Knits, Inc.
 Kores Nordic USA
 Krieger Corporation
 L & N Installations
 L-Tech Company
 L.M. Industries
 La-Z-Boy East
 Lake City Lumber Company
 Lancaster County
 Laramie's Equipment, Inc.
 Laurel, Inc.
 Laurens County
 Laurens Electric Coop.
 Leaseway Motorcar
 Leaseway Personnel Corporation
 Leggs Products
 Legislative Audit Council
 Leigh Fibers, Inc.
 Lesley Construction Company
 Lexington County
 Lexington County School District
 Lexington Dry Cleaners

Lexington Medical Center
 Libco Mill
 Liberty Steel Erectors
 Lieberman Enterprises
 Life Insurance Company of GA
 Limestone Manufacturing Co.
 Little Red Logging Company
 Lockheed Corporation
 Long Mile Rubber Company
 Lord & Burnham Company
 Louis A. Kelly
 Lucas Industries
 Lunsford Oil Company
 Lyndale Farms
 M & S Cleaning Service
 M.L. Garrett Construction Co.
 M. Lowenstein Corporation
 Macy's South
 Manpower Temporaries
 Mar-Chem, Inc.
 Marchant Construction Company
 Marlboro County
 Marlboro County School District
 Marlboro General Hospital
 Marriott Corporation
 Marriott-Hilton Head
 Martin Electric Company
 Martin Fibers, Inc.
 Master Tree Expert Company
 McCraw Edison
 McCrory Stores
 McLean Trucking Company
 Meadowbrook Farms
 Melvin Simon & Associates
 Mercury Motor Express
 Merritt Electric Company
 Metromont Materials
 Michael Construction Company
 Michelin Tire Corporation
 Mid Carolina Homes
 Mike's Oyster Bar
 Milliken & Company
 Mohasco/Libco Mills
 Momar Chemicals
 Moms, Inc.
 Monsanto Company
 Montagues of Greenwood
 Montgomery Industries
 Montgomery Ward
 Moore Drums, Inc.
 Morrell Mem. Conv. Ctr.
 Morris Motors, Inc.
 Morrison's
 Motor Convoy
 MSI Construction Company

Mt. Vernon Mills, Inc.
 Multi-Cty Retardation Bd.
 Munsch & Company
 Murphy's Paint & Decor.
 MUSC
 Myrtle Beach Hilton
 Myrtle Beach Resort
 North American Garment
 N.I. Industries
 N.W. Enterprises
 National Chemicals
 National Freight
 Newberry Convalescent
 Newberry County Water & Sewer
 Newton Builders
 Noack Enterprises, Inc.
 Nucor Steel
 O.L. Thompson Construction Company
 Oak Brook Convalescent
 Oakmont East Nursing Center
 Oconee County
 Oconee Memorial Hospital
 Olin Lominick, Jr.
 Orangeburg D.P.U.
 Orderest, Inc.
 Orien Rugs, Inc.
 Orr Lyons Mills
 Orvin & Orvin, Inc.
 Overnite Transport. Company
 Owen Electric
 Owen Steel Company, Inc.
 Owens Corning Fiberglas
 Owsley & Sons, Inc.
 Oxford Industries
 Oxford of Greenwood
 P.M.S.
 Pageland Screen Printers
 Palmetto Baking Company
 Palmetto Chevrolet
 Palmetto Comm. Refrig.
 Palmetto Equip/Auto Center
 Palmetto Fabrics
 Palmetto Packaging
 Palmetto Rurl. Tele. Corp.
 Palmetto State Roofing
 Palmetto Wood
 Park Place Petroleum
 Parker Sewer & Fire Sub.
 Partin Metal Siding Company
 Patterson Ford, Inc.
 Paul A. Laurence Company
 Pee Dee Forest Products
 Pee Dee Steel Erectors
 Pepsi Cola Bottling Company
 Personnel Pool

Pet Dairies
 Pet-O-Tel, Inc.
 Pete's Drive-In
 Phillips Industries
 Phoenix Inn
 Pickens County
 Piece Goods Shops
 Piedmont Fabriciation
 Piedmont Mechanical
 Piedmont Natural Gas
 Piedmont Paint & Mfg. Co.
 Piedmont Quilting Company
 Piemonte Foods, Inc.
 Piggly Wiggly
 Piggly Wiggly #70
 Piggly Wiggly-Carolina
 Piggly Wiggly/James Island
 Pinkerton Security
 Pirelli Cable
 Pitney Bowes
 Pizza Hut of Laurens
 Platt Saco Lowell
 Plexco of Abbeville
 Policy Management Service
 Portman Shoals Marina
 Powell Drywall
 Precisions Tech Corporation
 Primedia-Aaro Rents
 Prof. Bldg. Maint.
 Professional Med. Products
 Progress Lighting
 Providence Hospital
 Pryor's/KFC
 Pulliam Motor Company, Inc.
 PYA/Monarch
 Quanta Systems
 Quantum Resources
 R.B. Pond Construction Co.
 R.C. Motor Lines
 Ragan's Short Shop
 Ratema Farms
 Ray Walker Tucking Company
 Regional Medical Center
 Reliance Electric
 Renken Boat Manufacturing
 Renken Manufacturing Compny
 Rental Uniform Services
 Republic Contracting
 Republic Locomotive Works
 Republic Textile
 Rhodes Furniture Company
 Rhodes/Buck Building Supply Co.
 Rice Services
 Richland Convalescent Center
 Richland County

Richland County School District
 Ridgecrest Convalescent
 Rikard Nursing Home
 Roadway Express, Inc.
 Robert Collins Company
 Robert Trammell & Company
 Robertson Air Tech.
 Roche Biomedical Lab
 Rock Hill Print./Finish.
 Rockwell International
 Rodee of Greenville
 Roper Hospital
 Roper Outdoor Products
 Ruscon Corporation
 Ryan's Family Steakhouse
 Ryder Driving Leasing
 Ryder Truck Rentals
 S & H Crane
 S & M Food Store
 S & R Builders
 Safety Kleen
 San Antonio Forming
 Sangamo-Weston, Inc.
 Sanitary Plumbing Contr.
 S.C. Alcholic Bev. Cont. Comm.
 S.C. Board of Tech. & Comp. Ed.
 S.C. Department of Mental Health
 S.C. Department of Corrections
 S.C. Department of Ed. & Trans.
 S.C. Department of Education
 S.C. Department of Insurance
 S.C. Department of Mental Health
 S.C. Department of Mental Retardation
 S.C. Department of Social Service
 S.C. Department of Youth Services
 S.C. DHEC
 S.C. DHPT
 S.C. Federal Savings & Loan
 S.C. Industrial Commission
 S.C. Public Service Authority
 S.C. School for Deaf & Blind
 S.C. State College
 S.C. State Ports Authority
 S.C. Tractor & Equipment Company
 S.C. Vocational Rehabilitation Center
 S.C. Wildlife & Marine Res.
 SCE&G
 Scotsman
 Sears Roebuck Company
 Security Trust Life Insurance
 Senn Pest Control
 Senn Trucking Company
 Sentry Health Care
 Service America Corporation
 Service Merchandise Company

Sew Simple Systems
 Shady Grove Nursery
 Shaw Lumber Company
 Sheraton/Swamp Fox
 Shoney's
 Shugart Manufacturing Company
 Shuron, Inc.
 Siebe North, Inc.
 Siemens Energy/Automation
 Siempelkamp Corporation
 Silver Eagle Transport
 Simpsonville Mills
 Sir Shirtmakers, Inc.
 Site-Prep, Inc.
 Skyline Manufacturing
 SLED
 Sledor Enterprises Ltd.
 Sloan Construction Company
 Smith Construction Company
 Smith's Transfer Corporation
 Snee Farm Country Club
 Sonoco Products, Inc.
 South Atlantic Cannery
 Southeast Service Corporation
 Southeast Vending
 Southeastern Paper Company
 Southern Door Controls
 Southern Gas & Fuels
 Southern Plastics
 Southern Radio
 Southland Life Insurance
 Sox Fence & Supply Company
 Spartan Express, Inc.
 Spartan Food Systems
 Spartan Industries
 Spartan Mills
 Spartan Security
 Spartan Undies-Div. of UMM
 Spartanburg Convalescent
 Spartanburg County
 Spartanburg County School Dist.
 Spartanburg Regional Medical Ctr.
 Spartanburg Steel Product
 Spring City Knits
 Spring Industries, Inc.
 Sprott Oil Company, Inc.
 Square D Company
 St. Francis Hospital, Inc.
 Standard Trucking Company
 Stanton Pines
 Starflo Corporation
 Statewide Pest Control
 Stauffer Chemical Company
 Steel Electric
 Steel Heddle Mfg. Co.

Stone Container Corporation
 Stone Manufacturing Company
 Strobel & Strobel
 Sturkey's Acoustics, Inc.
 Suddeth's, Inc.
 Suite Construction Company
 Sumter Cemetery
 Sunbelt Homes
 Sunbelt Human Resources
 T & M Construction & Maintenance
 T & S Brass & Bronze
 T.A. Davis Auto., Inc.
 Telecable of Greenville
 Texize Chemical Company
 Tezza Tile
 The Broom Handler
 The Italian Market
 The Johnson Group
 The Kroger Company
 The Reynolds Company
 Thompson Construction Company
 Thrift Brothers Lumber Company
 Thurston Motor Lines, Inc.
 Tietex
 Toledo Scale
 Tom Corley's Body Shop
 Top Services
 Town of Batesburg
 Town of Kershaw
 Town of Pamplico
 Town of Walhalla
 Town of Williamston
 Townsend Saw & Chain Company
 Tri-Development Center
 Tri-State Fire Protection
 Triangle Construction Company
 Trident Regional Medical Center
 Tropical Winds
 Trudeau Wolf Construction Company
 True Temper
 Tucker's Enterprises
 Tupperware
 Tyger Construction Company
 U.M. & M./Union Mills
 U.S. Shelter
 U.S. Textiles
 UNA Water Sewer Fire District
 Union Camp Corporation
 Union Carbide Corporation
 United Furniture Manufacturing
 United Merchants & Manufacturers
 Upchurch Forest Products
 UPS
 USC
 Vaney McGraw

Vanguard Services, Inc.
Vicellon
Voorhees College
Vulcan Painters, Inc.
W. Lee Flowers & Company, Inc.
W. Walker Masonry Contr.
W. Jennings Hucks Pool Company
Waccamaw Pottery
Wal-Mart Stores, Inc.
Walker Mobile Homes
Wallace Thomson Hospital
Ware Shoals Dye & Print
WC Baldwin, Jr.
WC Walker & Associates
Wevver Trucking
Wellman Industries
Wells Aluminum
Western Steer
Western Textile Products
Westinghouse Electric
Westvaco Corporation
Weyher/Livsey Construction Co.
White Swan Laundry
Whitehead Brothers Company
Whitworth Feed Mills
Wickes Lumber
Wild Dunes Associates
William B. Riley Company
William C. Griggs
Williamsburg County Memorial Hosp.
Williamsburg County School Dist.
Wilson Processing Company
Winn-Dixie Stores, Inc.
Winnsboro Motor Sales Company
Winnsboro Plywood Company
Winthrop College
Woodard Timber Company
Woodside Mills, Inc.
Woodside Mills/Frman. Plt.
Woven Electronics
Wright Painting Contr.
YLC Enterprises
York Construction Company
York County School District
York Restaurant

EXHIBIT III

REIMBURSEMENTS MADE TO INSURANCE CARRIERS

AND SELF-INSURED EMPLOYERS/FUNDS

A. Insurance Carriers

Aetna Casualty & Surety Company	59
Allianz Insurance Company	16
Allstate Insurance Company	14
American Casualty Company	5
American Centennial Insurance Company	1
American Economy Insurance Company	1
American Home Assurance Company	1
American Insurance Company	8
American Motorist Insurance Company	29
Amerisure Insurance Company	1
American States Insurance Company	11
Argonaut Insurance Company	3
Associated Indemnity Corporation	2
Atlantic Mutual Insurance Company	2
Auto-Owners Insurance Company	1
Auto Insurance Company of Hartford	2
Birmingham Fire Insurance Company	2
Casualty Reciprocal Exchange	2
CIGNA	29
Cincinnati Insurance Company	12
Commerce & Industry	3
Commercial Union Insurance Company	3
Companion Property & Casualty Insurance	41
Consolidated American Insurance Company	12
Continental Casualty Company	4
Continental Insurance Company	7
Crum & Forster Commercial Insurance	19
Dodson Insurance Group	2
Electric Mutual Liability Insurance Company	2
Employers Insurance of Wausau	1
Federal Insurance Group	2
Federated Mutual Insurance Company	16
Federated Rural Elec. Insurance Corporation	1
Fidelity & Casualty Company of NY	3
Fireman's Fund Insurance Company	12
General Accident Insurance Company of America	24
Georgia Casualty & Surety Company	2
Great American Insurance Company	7
Harleysville Mutual Insurance Company	9
Hartford Accident & Indemnity Company	101
Home Indemnity Company	1
Home Insurance Company	46
Indiana Lumbermen's Mutual Insurance Company	2
Insurance Company of North America	37
Insurance Company of the State of PA	3
International Insurance Company	2

Kansas City Fire & Marine Insurance Company	1
Kemper Insurance Company	1
Liberty Mutual Insurance Company	126
Lumbermen's Mutual Casualty Company	7
Maryland Casualty Insurance Company	38
National Surety Corporation	1
National Union Fire Insurance Company	38
Nationwide Insurance Company	13
Nationwide Mutual Insurance Company	4
New Hampshire Insurance Company	1
Niagara Fire Insurance Company	2
Northbrook Property & Casualty Company	2
North River Insurance Company	7
Northwestern National Insurance Company	8
Ohio Casualty Company	1
Old Republic Insurance Company	5
Pacific Employers Insurance Company	2
Parthenon Insurance Company	4
Penn. Lumbermen's Mutual Insurance Company	1
Penn. Mfrs. Association Insurance Company	4
Penn. National Insurance Company	9
Penn. National Mutual Casualty Insurance	5
Petroleum Casualty Company	1
Protective Insurance Company	5
Reliance Insurance Company	6
Rockwood Insurance Company	6
Royal Insurance Company of America	9
St. Paul Fire and Marine Insurance Company	15
Sentry Insurance, A Mutual Company	4
S.C. Insurance Company	12
S.C. Insurance Guaranty Association	13
S.C. Property & Casualty Insurance	4
Standard Fire Insurance Company	11
State Auto Property & Casualty	2
State Farm Fire & Casualty	2
Transamerica Insurance Company	1
Transport Insurance Company	3
Transportation Insurance Company	15
Travelers Insurance Company	30
Twin City Fire Insurance Company	2
U.S. Fidelity & Guaranty Company	91
U.S. Fire Insurance Company	7
Universal Underwriters Insurance Company	1
Utica Mutual Insurance Company	2
Vigilant Insurance Company	1
Wausau Insurance Company	40
Westchester Fire Insurance Company	6
Western Employers Insurance Company	1
Zurich American	2
Zurich Insurance Company	4

B. Self-Insured Employers/Funds

American Yarn Spinners Association	3
Batchelder-Blasius, Inc.	2
Bigelow-Sanford, Inc.	3
Builders Transport, Inc.	1
Carolina AGC Trust Fund	9
Carolina Freight Carriers Corp.	2
Carolina Roofers & Sheet Metal Contr.	3
City of Charleston	2
City of Columbia	6
City of Greenville	9
City of Spartanburg	1
County of Charleston	2
Dan River, Inc.	5
Dixie Yarns, Inc.	1
Duke Power Company	27
Flowers Baking Company	1
Food Lion, Inc.	8
Georgia-Pacific Corporation	2
Great Atlantic & Pacific Tea Company	1
Ingles Market	2
Kimberly-Clark Corporation	4
K Mart Corporation	2
La-Z-Boy East	2
Life Insurance Company of Georgia	1
Marriott Casualty Claims	1
Mt. Vernon Mills	3
Overnite Transportation Company	2
Palmetto Hospital Trust	14
Palmetto Timber Fund	13
Roadway Services, Inc.	8
Roper Corporation	1
Ryder Systems, Inc.	2
S.C. Association of Counties	11
S.C. Auto & Truck Dealers Association	23
S.C. Merchants Association	6
S.C. Municipal Insurance Trust	5
S.C. Oil Jobbers Association	9
S.C. Petroleum Marketers Association	1
S.C.D.H.P.T.	1
S.C.S.B.I.T.	22
S.C. School Board	19
S.C. Electric & Gas Company	1
Southeastern Lumber Mfg. Association	1
Springs Industries, Inc.	12
State Workers' Compensation Fund	180
Stone Container Corporation	2
Thurston Motor Lines, Inc.	1
Westinghouse Electric	1
Westvaco Corporation	6
Winn Dixie Stores, Inc.	8